

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

45 – 32, 34

In re: : Bankruptcy Case No.: 18–24860–JAD  
: Doc. #32  
: Chapter: 13  
: Issued per the 1/30/2020 Proceeding

**Heather R. Piergalski**  
Debtor(s)

**ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated 12/17/2019 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre–petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: February 4, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Heather R. Piergalski  
 Debtor

Case No. 18-24860-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 235

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db +Heather R. Piergalski, 710 Palace Court, Pittsburgh, PA 15227-4374  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14967942 +Blue Cross and Blue Shield, PO Box 64560, Saint Paul, MN 55164-0560  
 14967947 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195)  
 14993498 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15000716 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 14967945 +Citibank/The Home Depot, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 14967946 +Citicards, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 14967948 City of Pittsburgh EMS, PO Box 2480, Pittsburgh, PA 15230-2480  
 15064151 +Community Bank, 2111 N. Franklin Drive, Dept. 204, Washington, PA 15301-5893  
 14967951 +First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 14967952 +Kenneth and Francis Piergalski, 447 Springdale Road, Eighty Four, PA 15330-2652  
 14971303 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,  
 Omaha, NE 68197)  
 14967954 +Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905  
 14967957 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
 Cedar Rapids, IA 52408)  
 14996233 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14967949 E-mail/Text: svlainich@communitybank.tv Feb 05 2020 02:50:09 Community Bank, PO Box 357,  
 Carmichaels, PA 15320  
 14967943 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 05 2020 02:55:09 Capl/bstby,  
 Attn: Payment Processing, PO Box 71083, Charlotte, NC 28272-1083  
 14967944 E-mail/Text: cms-bk@cms-collect.com Feb 05 2020 02:49:47 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14970242 E-mail/Text: mrdiscen@discover.com Feb 05 2020 02:49:39 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14967950 +E-mail/Text: mrdiscen@discover.com Feb 05 2020 02:49:39 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 14997092 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 05 2020 02:50:25 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14967953 +E-mail/Text: bncnotices@becket-lee.com Feb 05 2020 02:49:42 Kohls/Capital One,  
 Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
 14996343 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 05 2020 02:54:20  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14968527 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 05 2020 02:54:44  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14967955 +E-mail/PDF: gecsed@recoverycorp.com Feb 05 2020 02:54:13 Synchrony Bank,  
 Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
 14967956 +E-mail/PDF: gecsed@recoverycorp.com Feb 05 2020 02:54:12 Synchrony Bank/Lowes,  
 Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Lease Trust  
 cr\* +Duquesne Light Company, c/o Bernstein-Barkley, P.C.,  
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: skoz  
Form ID: 235

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Feb 04, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Matthew M. Brennan on behalf of Debtor Heather R. Piergalski attorneymatthewbrennan@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6